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AF 3624

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
Group Art Unit 3624

I, Cheryl Ludwig, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date of my signature.

*Cheryl Ludwig*  
Signature

5/11/04  
Date of Signature

Patent Application of

Ruth Marie Tritz, et al.

Application No. 09/653,595

Confirmation No.: 4590

Filed: August 31, 2000

Examiner: Narayanswamy Subramanian

"METHOD AND APPARATUS FOR  
EVALUATING A FINANCIAL ACCOUNT  
APPLICANT"

RECEIVED

MAY 20 2004

GROUP 3600

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an Amendment in the above-identified application.

The fee has been calculated as shown below.


CLAIMS AS AMENDED							
	(1)	(2) CLAIMS REMAINING AFTER AMENDMENT	(3)	(4) HIGHEST NO. PREVIOUSLY PAID FOR	(5) PRESENT EXTRA	(6) RATE	(7) ADDITIONAL FEE
	TOTAL CLAIMS	17	MINUS	31	0	X \$18	0.00
	INDEP. CLAIMS	2	MINUS	8	0	X \$86	0.00
					TOTAL ADDITIONAL FEE FOR THIS AMENDMENT ----□		0.00

No additional fee is required.

In the event Applicant has overlooked the need to request an extension of time, please consider this a request for the same.

Charge or credit Deposit Account No. 13-3080 with any shortage or overpayment of the fees associated with this communication. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'E. R. Lawson Jr.', with a stylized flourish at the end.

Edward R. Lawson Jr.  
Reg. No. 41,931

File No. 025213-9023-01  
Michael Best & Friedrich LLP  
100 East Wisconsin Avenue  
Milwaukee, Wisconsin 53202-4108  
(414) 271-6560



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in re

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GROUP 3600

**AMENDMENT**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Amendment responds to the Office action mailed March 11, 2004 and is filed within two months from the mailing date of the present Office action. Charge or credit Account 13-3080 with any shortage or overpayment of any fees required for this communication.

Please amend the application as follows:

**Amendments to the Claims** begin on page 2; and

**Remarks** begin on page 6.